

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel J Stout
Debtor

Case No. 18-03530-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 12, 2023

User: AutoDocke
Form ID: fnldecnd

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel J Stout, 105 Buttermilk Heights Drive, East Stroudsburg, PA 18301-7701
5409044	+ Freedom Mortgage, c/o Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130 Mount Laurel, NJ 08054-1218
5099335	+ Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2009
5099337	+ Rutgers Health, PO Box 829650, Philadelphia, PA 19182-9650

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 12 2023 18:43:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5099310	Email/Text: ebn@americollect.com	Dec 12 2023 18:43:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5099306	+ Email/Text: bankruptcyecf@mccallafcu.com	Dec 12 2023 18:43:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
5099315	+ Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:26	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5099317	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 18:42:51	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5110964	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 18:42:51	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5112728	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5099321	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2023 18:53:26	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5099322	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2023 18:53:26	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5099323	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2023 18:43:00	Comenitybank/kayjewe, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5120792	Email/Text: BNCnotices@dcmservices.com	Dec 12 2023 18:43:00	EMERGENCY PHY ASSOC OF PA,PC, PO Box 1123, Minneapolis, MN 55440-1123
5099324	^ MEBN	Dec 12 2023 18:38:26	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
5409045	+ Email/Text: Bankruptcy@Freedommortgage.com		

		Dec 12 2023 18:43:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5099329	^ MEBN		
		Dec 12 2023 18:38:24	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
5122185	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Dec 12 2023 18:43:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5099331	+ Email/Text: BKRMailOPS@weltman.com		
		Dec 12 2023 18:43:00	J.b. Robinson, Attn: Bankruptcy, 375 Ghent Road, Akron, OH 44333-4601
5099320	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 12 2023 18:53:01	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5099332	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 12 2023 18:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5099333	+ Email/Text: Documentfiling@lciinc.com		
		Dec 12 2023 18:43:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
5099334	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2023 18:43:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
5120198	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 12 2023 18:53:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5099336	+ Email/Text: bknotifications@provident.com		
		Dec 12 2023 18:43:00	Provident Funding, Attn: Bankruptcy, Po Box 5914, Santa Rosa, CA 95402-5914
5099825	+ Email/Text: rwjebn@rwjbh.org		
		Dec 12 2023 18:43:00	RWJ University Hospital, PO Box 21356, New York, NY 10087-1356
5099338	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 12 2023 18:53:05	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
5099339	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 12 2023 18:53:05	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5099340	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 12 2023 18:42:15	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5126375	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 12 2023 18:53:01	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
5099341	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 12 2023 18:53:26	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5099316		Cap1/bstby
5099313	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5099314	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5099311	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5099312	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5099307	*+	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
5099308	*+	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
5099309	*+	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
5099318	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5099319	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5099325	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
5099326	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388

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5099327	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
5099328	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
5099330	*+	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael J McCrystal	on behalf of Debtor 1 Daniel J Stout mccrystallaw@gmail.com sueparalegal@gmail.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
Ryan Starks	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Daniel J Stout,

Chapter 13

Debtor 1

Case No. 5:18-bk-03530-MJC

Social Security No.:

xxx-xx-2336

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Daniel J Stout** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: December 12, 2023

fnldec (01/22)